

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION**

In re:

JUDITH NEGUAL

Debtor(s)

Case No. 14-26476-JNP

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/11/2014.
- 2) The plan was confirmed on 11/19/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 11/15/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,161.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$12,172.00
Less amount refunded to debtor	\$1,253.84

NET RECEIPTS: **\$10,918.16**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,590.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$837.08
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,427.08**

Attorney fees paid and disclosed by debtor: \$300.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APEX ASSET MANAGEMENT, LLC	Unsecured	NA	NA	NA	0.00	0.00
ASHLEY FUNDING SERVICES, LLC	Unsecured	232.00	232.49	232.49	0.00	0.00
Bay Area Credit Service LLC	Secured	NA	NA	NA	0.00	0.00
BAYVIEW LOAN SERVICING, LLC	Secured	161,829.00	178,829.41	21,012.15	4,962.72	0.00
CACH, LLC	Unsecured	NA	910.32	910.32	0.00	0.00
CENTER FOR DIAGNOSTIC IMAGIN	Unsecured	151.00	NA	NA	0.00	0.00
CHRISTIANA CARE HOSPITAL	Unsecured	824.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	3,666.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA	Unsecured	132.00	NA	NA	0.00	0.00
COMCAST CABLE COMMUNICATIO	Unsecured	88.00	NA	NA	0.00	0.00
CREDIT COLL	Unsecured	NA	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Unsecured	1,000.00	NA	NA	0.00	0.00
EASTERN ACCOUNT SYSTEM	Unsecured	NA	NA	NA	0.00	0.00
EASTERN DENTAL OF VINELAND	Unsecured	59.00	NA	NA	0.00	0.00
FMS, INC.	Unsecured	NA	NA	NA	0.00	0.00
GUARDIAN PROTECTION SERVICE	Unsecured	132.00	1,002.39	1,002.39	0.00	0.00
HSBC	Unsecured	910.00	NA	NA	0.00	0.00
INSPIRA HEALTH NETWORK	Unsecured	560.00	NA	NA	0.00	0.00
KIVITZ MC KEEVER LEE, P.C.	Secured	NA	NA	NA	0.00	0.00
LAW OFFICE OF ED OVERCASH LLC	Unsecured	NA	NA	NA	0.00	0.00
LAW OFFICE OF JOE PEZZUTO LLC	Unsecured	NA	NA	NA	0.00	0.00
LEADING EDGE RECOVERY SOLUT	Unsecured	NA	NA	NA	0.00	0.00
NCC BUSINESS SERVICES INC.	Unsecured	NA	NA	NA	0.00	0.00
NCO FINANCIAL	Unsecured	NA	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	276.00	276.55	276.55	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	1,282.00	1,282.27	1,282.27	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	NA	2,522.36	2,522.36	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	NA	3,665.59	3,665.59	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PREMIER BANKCARD, LLC	Unsecured	607.00	NA	NA	0.00	0.00
REVENUE COLLECT	Unsecured	NA	NA	NA	0.00	0.00
SRA ASSOCIATES	Secured	NA	NA	NA	0.00	0.00
STATE OF NEW JERSEY	Priority	NA	43.00	43.00	0.00	0.00
STATE OF NEW JERSEY	Unsecured	NA	259.78	259.78	0.00	0.00
THE LANDIS SEWERAGE AUTHORI	Secured	748.00	780.06	980.00	308.63	0.00
TROVER SOLUTIONS	Unsecured	NA	NA	NA	0.00	0.00
VINELAND MEDICAL ASSOCIATES	Unsecured	101.00	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Secured	2,661.00	2,439.80	2,632.43	1,219.73	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$21,012.15	\$4,962.72	\$0.00
Debt Secured by Vehicle	\$2,632.43	\$1,219.73	\$0.00
All Other Secured	\$980.00	\$308.63	\$0.00
TOTAL SECURED:	\$24,624.58	\$6,491.08	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$43.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$43.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$10,151.75	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,427.08</u>	
Disbursements to Creditors	<u>\$6,491.08</u>	
TOTAL DISBURSEMENTS :		<u>\$10,918.16</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/02/2016

By: /s/ Isabel C. Balboa

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.